

**UNITED STATES BANKRUPTCY COURT**  
District of Minnesota

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/2/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lonnie Ray Oelmann  
asf L & B Oelmann LLC  
102 Burlwood Circle  
Big Lake, MN 55309

Rebecca Jean Oelmann  
102 Burlwood Circle  
Big Lake, MN 55309

Case Number:  
12-41925 – RJK

Social Security/Individual Taxpayer ID/Employer Tax ID/Other  
Nos.:  
xxx-xx-2319  
xxx-xx-0314

Attorney for Debtor(s) (name and address):

Wesley W. Scott  
Lund Kain & Scott P A  
13 S 7th Ave  
St Cloud, MN 56301  
Telephone number: 320-252-0330

Bankruptcy Trustee (name and address):

Erik Ahlgren  
Ahlgren Law Office  
220 W Washington Ave  
Ste 105  
Fergus Falls, MN 56537  
Telephone number: 218-998-2775

**Meeting of Creditors**

Date: **May 3, 2012**

Time: **01:00 PM**

Location: **Room 112, American Red Cross, 1301 W St Germain St, St Cloud, MN 56301**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/2/12**

**Certificate of Completion of Financial Management Course due: 7/2/12**

Credit Counseling and Debtor Education Information can be found at <http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm>

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available for a fee through Pacer (<http://pacer.psc.uscourts.gov>) or at the Clerk's Office, 301 United States Courthouse, 300 South 4th Street, Minneapolis, MN 55415. You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

301 U.S. Courthouse  
300 South Fourth Street  
Minneapolis, MN 55415  
Telephone number: (612)-664-5200  
Web address: [www.mnb.uscourts.gov](http://www.mnb.uscourts.gov)

**For the Court:**

Clerk of the Bankruptcy Court:  
Lori Vosejpka

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 4/3/12

**EXPLANATIONS**

FORM B9A (12/11)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of Minnesota

In re:  
 Lonnie Ray Oelmann  
 Rebecca Jean Oelmann  
 Debtors

Case No. 12-41925-RJK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0864-4

User: grace  
 Form ID: b9a

Page 1 of 3  
 Total Noticed: 71

Date Rcvd: Apr 03, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2012.

db/jdb +Lonnie Ray Oelmann, Rebecca Jean Oelmann, 102 Burlwood Circle, Big Lake, MN 55309-8620  
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
 59811822 AT & T, PO Box 6463, Carol Stream IL 60197-6463  
 59811818 +Ace Solid Waste, 6601 Mckinley Street, Anoka MN 55303-9150  
 59811820 +Afni, Inc., Attn: Bankruptcy, Po Box 3037, Bloomington IL 61702-3037  
 59811821 American Family Insurance, PO Box 1246, Minneapolis MN 55440-1246  
 59811823 +Audit Systems Inc, 3696 Ulmerton Rd, Clearwater FL 33762-4237  
 59811837 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
 (address filed with court: Credit Acceptance, 25505 West 12 Mile Road, Southfield MI 48034)  
 59811839 +CT Services Inc, 15600 35th Ave N #201, PO Box 47095, Minneapolis MN 55447-0095  
 59811826 +Centracare Clinic, 1200 6th Avenue N, Saint Cloud MN 56303-2736  
 59811827 +Central MN Anesthesia, 1526 Northway Dr, Saint Cloud MN 56303-1255  
 59811828 +Central MN Mental Health, 1321 N 13th St, Saint Cloud MN 56303-2613  
 59811829 +Centrasota Propane, 2852 County Road 12 N, Buffalo MN 55313-4300  
 59811830 +Coborns, PO Box 1502, Saint Cloud MN 56302-1502  
 59811831 +Como Law Firm, PO Box 130668, Saint Paul MN 55113-0006  
 59811832 +Compucred, PO Box 111100, Cincinnati OH 45211-1100  
 59811833 Connexus Energy, PO Box 1808, Minneapolis MN 55480-1808  
 59811836 Continental, PO Box 8099, Newark DE 19714-8099  
 59811840 +Currott & Assoc, PO Box 206, Milaca MN 56353-0206  
 59811841 Dental Services PA, 195 Jefferson Blvd, Big Lake MN 55309-9572  
 59811842 +Diversified, P O Box 551268, Jacksonville FL 32255-1268  
 59811843 +Diversified Adjustments, Dasi-Bankruptcy, Po. Box 32145, Fridley MN 55432-0145  
 59811846 +ER Solutions, Po Box 9004, Renton WA 98057-9004  
 59811844 East Central Energy, 412 N Main, PO Box 39, Braham MN 55006-0039  
 59811845 +Elk River Ford Mercury, 17219 Hwy 10 NW, PO Box 304, Elk River MN 55330-0304  
 59811847 Fairview Health Services, PO Box 147, Minneapolis MN 55440-0147  
 59811848 #+Financial Consultants, 160 3rd Ave W, Foley MN 56329-4534  
 59811850 +Five County Mental Health, PO Box 287, Braham MN 55006-0287  
 59811852 +Fst Coll Srv, 10925 Otter Creek E Blvd, Mabelvale AR 72103-1661  
 59811853 +Global Rocov, PO Box 550, Rogers MN 55374-0550  
 59811855 JC Christensen, PO Box 519, Sauk Rapids MN 56379-0519  
 59811857 +McGrann Shea Anderson Carnival, 800 Nicollet Mall Suite 2600, Minneapolis MN 55402-2041  
 59811860 +Ndc Ck Svc, PO Box 661158, Chicago IL 60666-1158  
 59811862 +Now Care Medical, 2000 Plymouth Rd S #250, Minnetonka MN 55305-2376  
 59811864 Ntl Recovery, 11000 Central Ave, Blaine MN 55434  
 59811865 +Peoples Bank of Commerce, 234 East 1st Ave, PO Box 592, Cambridge MN 55008-0592  
 59811866 +Phoenix Mng, 430 Oak Grove St, Minneapolis MN 55403-3253  
 59811868 +Prevention, PO Box 8216, Red Oak IA 51591-1216  
 59811871 +Publishers Clearing House, PO Box 4002931, Des Moines IA 50340  
 59811872 +Riverview Law Office PLLC, PO Box 570, Sauk Rapids MN 56379-0570  
 59811874 Scholastic, PO Box 6023, Jefferson City MO 65102-6023  
 59811879 +The Affiliated Group I, PO Box 7739, Rochester MN 55903-7739  
 59811881 +Trac-a-chec, PO Box 2764, Davenport IA 52809-2764  
 59811882 +Tri-state Adjustments, 3439 East Avenue South, Lacrosse WI 54601-7241  
 59811883 +Twin Cities Orthopedics, PO Box 9188, Minneapolis MN 55480-9188  
 59811886 +Windstream, PO Box 9001908, Louisville KY 40290-1908  
 59811887 +Windstream, Attn Financial Services, 1720 Galleria Blvd, Charlotte NC 28270-2408  
 59811888 Xcel Energy, PO Box 9477, Minneapolis MN 55484-9477

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: lundlawbky@uslink.net Apr 03 2012 22:00:07 Wesley W. Scott,  
 Lund Kain & Scott P A, 13 S 7th Ave, St Cloud, MN 56301  
 tr +EDI: BEAHLGREN.COM Apr 03 2012 21:53:00 Erik Ahlgren, Ahlgren Law Office,  
 220 W Washington Ave, Ste 105, Fergus Falls, MN 56537-2569  
 smg +EDI: MINNDEPREV.COM Apr 03 2012 21:53:00 Minnesota Department of Revenue,  
 Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447  
 ust +E-mail/Text: ustpreion12.mn.ecf@usdoj.gov Apr 03 2012 22:03:44 US Trustee,  
 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
 59811819 +E-mail/Text: bonnie@advantagecollections.com Apr 03 2012 22:03:43 Adv Col Pro, Po Box 353,  
 Cambridge MN 55008-0353  
 59811825 +E-mail/Text: electronic.bk.notification@bcservice.com Apr 03 2012 22:03:43  
 Bc Services/collection Agency, Bankruptcy Department, Po Box 1317, Longmont CO 80502-1317  
 59811834 E-mail/Text: collections@crimed.com Apr 03 2012 22:03:36 Consulting Radiologists,  
 1221 Nicollet Mall Suite 600, Minneapolis MN 55403-2444  
 59811835 +E-mail/Text: bankruptcy@consumerportfolio.com Apr 03 2012 22:02:52 Consumer Portfolio Svc,  
 Attn: Bankruptcy, 16355 Laguna Canyon Rd, Irvine CA 92618-3801  
 59811838 EDI: CCS.COM Apr 03 2012 21:53:00 Credit Collection, PO Box 55126, Boston MA 02205-5126  
 59811849 +EDI: AMINFOFP.COM Apr 03 2012 21:53:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls SD 57104-4868  
 59811851 E-mail/Text: bankruptcynotification@frontiercorp.com Apr 03 2012 22:03:06 Frontier,  
 PO Box 20550, Rochester NY 14602-0550

District/off: 0864-4

User: grace  
Form ID: b9a

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Total Noticed: 71

Date Rcvd: Apr 03, 2012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

59811858 +EDI: MID8.COM Apr 03 2012 21:53:00 Midland Funding, 8875 Aero Dr Ste 200,  
San Diego CA 92123-2255  
59811859 E-mail/Text: bankruptcydepartment@ncogroup.com Apr 03 2012 22:06:12 NCO Financial,  
PO Box 15740, Wilmington DE 19850-5740  
59811863 +E-mail/Text: gangelo@northernres.com Apr 03 2012 22:06:09 Nrthn Resol, Po Box 566,  
Amherst NY 14226-0566  
59811867 +EDI: PINNACLE.COM Apr 03 2012 21:53:00 Pinnacle Financial Gro, 7825 Washington Av,  
Minneapolis MN 55439-2411  
59811873 +EDI: PHINRJMA.COM Apr 03 2012 21:53:00 Rjm Acq Llc, 575 Underhill Blvd,  
Syosset NY 11791-3426  
59811861 EDI: NEXTEL.COM Apr 03 2012 21:53:00 Nextel Sprint, PO Box 54977,  
Los Angeles CA 90054-0977  
59811876 EDI: NEXTEL.COM Apr 03 2012 21:53:00 Sprint, PO Box 219554, Kansas City MO 64121-9554  
59811875 +E-mail/Text: pthao@securityal.com Apr 03 2012 22:05:47 Security Auto Loan,  
12800 Industrial Park Blvd, Suite 201, Plymouth MN 55441-3929  
59811877 E-mail/Text: bankruptcy@subrad.com Apr 03 2012 22:05:42 Suburban Radiologic Consultant,  
4801 W 81st St Suite 108, Minneapolis MN 55437-1191  
59811878 +EDI: AISTMBL.COM Apr 03 2012 21:53:00 T Mobile, PO Box 742596, Cincinnati OH 45274-2596  
59811884 +E-mail/Text: bankruptcy@uacc.net Apr 03 2012 22:03:39 United Auto Credit Co,  
18191 Von Karman Suite 300, Irvine CA 92612-7106  
59811885 EDI: WFFC.COM Apr 03 2012 21:53:00 Wells Fargo Bank, PO Box 5058, MAC: P6053-021,  
Portland OR 97208-5058  
59811888 EDI: XCELENERGY.COM Apr 03 2012 21:53:00 Xcel Energy, PO Box 9477,  
Minneapolis MN 55484-9477

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

59811824 Barbara Olsen  
59811854 Jason Biaka  
59811856 Jon Olson  
59811869 Private Party  
59811870 Progressive Builders  
59811880 The Tile Shop LLC  
smg\* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

TOTALS: 6, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

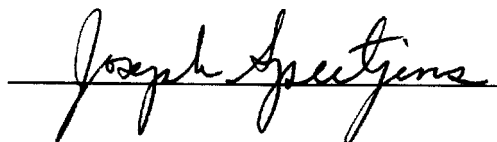
Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 05, 2012

Signature:



District/off: 0864-4

User: grace  
Form ID: b9a

Page 3 of 3  
Total Noticed: 71

Date Rcvd: Apr 03, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2012 at the address(es) listed below:

Erik Ahlgren trustee@prt1.com, MN23@ecfcbis.com

US Trustee ustpreion12.mn.ecf@usdoj.gov

Wesley W. Scott on behalf of Debtor Lonnie Oelmann lundlawbky@uslink.net

TOTAL: 3